

Don't be Conned

Many of us are not used to making decisions about home repairs, insurance policies or investments. We are bombarded by calls from people claiming to be soliciting for a good cause or someone using high- pressure tactics to sell a bargain item. If we are not careful, we may reveal facts about ourselves which allow con artists to clean out our bank accounts and use our credit card numbers.

Con artists are experts in human psychology and behavior. They are self-assured and are smooth talkers. Their games are often hard to detect, but you can protect yourself.

- Don't do business with someone who has to go door-to-door to solicit business. Reputable companies have enough to do without having to solicit customers. Remember to get recommendations from friends, family and others you trust about reputable contractors you can use. Get several estimates, and then compare the prices and terms of the estimates. When you hire a contractor, obtain a written guarantee. Never pay for a job in advance! Make arrangements to pay in installments and then only for the amount of work completed.
- Be suspicious of high-pressure sales tactics.
- Never buy property sight unseen.
- Never trust anyone who tells you, "buy now or the deal is off."
- Be cautious of anyone who wants you to invest in a promising company. Often the company quietly closes and you lose.
- Make sure any donation you make is well spent. Pick a favorite charity or two and check them out completely. Don't be pressured or shamed into donating to groups you don't know about. Many swindlers come up with false charities with names similar to legitimate groups.
- Beware of someone who befriends you then asks you to put up "good faith" money in order to share in unexpectedly found money or valuables.
- Never give out social security or credit card numbers over the phone.
- Look out for someone claiming to be an FBI agent, bank examiner, police officer or bank employee, wanting you to withdraw money to assist in an investigation. You are being swindled!
- If you believe you are being, or have been conned, contact the police immediately. Do not be embarrassed. If you report your misfortune, you may prevent others from meeting the same fate.